

1 Jason C. Tatman, Esq.  
2 WWSBA No. 50107  
3 The Law Offices of Jason C. Tatman, P.C. #  
4 506 2nd Ave Ste 1400  
5 Seattle, WA 98104-2329  
6 (844) 252-6972  
7 Fax (858) 348-4976  
[jt@tatmanlegal.com](mailto:jt@tatmanlegal.com)

8  
9  
10 UNITED STATES BANKRUPTCY COURT  
11  
12 WESTERN DISTRICT OF WASHINGTON—TACOMA DIVISION

13 IN RE:

14 STANLEY JAMES CONKLIN AND TAMMY  
15 KATHRYN CONKLIN DBA TK CONKLIN  
16 PHOTOGRAPHY,

17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
Debtors.

Case No.: 18-44145-MJH

Chapter 13

OPPOSITION TO OBJECTION AND  
NOTICE TO SECURED CLAIM #6-1 OF  
TOYOTA MOTOR CREDIT  
CORPORATION SEEKING ALLOWANCE  
OF SECURED CLAIM AT NO GREATER  
THAN \$29,011.90 AT AN INTEREST RATE  
NO GREATER THAN 1.9% WITH ANY  
REMAINING BALANCE AS UNSECURED  
WITH PROOF OF SERVICE

28 Date: 4/9/19

29 Time: 1:00 p.m.

30 Location: Tacoma, WA

31 Secured Creditor Toyota Motor Credit Corporation (“Creditor”), respectfully submits its

32 OPPOSITION TO OBJECTION AND NOTICE TO SECURED CLAIM #6-1 OF TOYOTA  
MOTOR CREDIT CORPORATION SEEKING ALLOWANCE OF SECURED CLAIM AT  
NO GREATER THAN \$29,011.90 AT AN INTEREST RATE NO GREATER THAN 1.9%  
WITH ANY REMAINING BALANCE AS UNSECURED WITH PROOF OF SERVICE

Opposition to the Objection and Notice to Secured Claim #6.1 of Toyota Motor Credit Corporation  
Seeking Allowance of Secured Claim at No Greater than \$29,011.90 at an Interest Rate No Greater  
than 1.9% with Any Remaining Balance as Unsecured with Proof of Service (“Objection”), of  
Debtors Stanley James Conklin and Tammy Kathryn Conklin dba TK Conklin Photography  
("Debtors").

#### **I. Understatement of Interest Rate.**

1. Creditor opposes the Objection to the extent that it seeks an interest rate lower than 7%. Creditor maintains that it is entitled to the *Till* rate plus a risk factor of 2%.

WHEREFORE, based upon the foregoing, Creditor respectfully requests that:

1. The Objection be overruled; and
  2. Such further relief as the Court deems just and proper.

Dated: March 6, 2019

Respectfully submitted,

/s/*Jason C. Tatman*  
Jason C. Tatman, Esq.  
Attorney for Secured Creditor  
Toyota Motor Credit Corporation

**OPPOSITION TO OBJECTION AND NOTICE TO SECURED CLAIM #6-1 OF TOYOTA MOTOR CREDIT CORPORATION SEEKING ALLOWANCE OF SECURED CLAIM AT NO GREATER THAN \$29,011.90 AT AN INTEREST RATE NO GREATER THAN 1.9% WITH ANY REMAINING BALANCE AS UNSECURED WITH PROOF OF SERVICE**

## **CERTIFICATE OF SERVICE**

I am employed in the county of San Diego, California. My business address is 5677 Oberlin Drive, Suite 210, San Diego, CA 92121. I am over the age of eighteen years and not a party to this action.

On March 6, 2019, I served the Opposition to the Objection and Notice to Secured Claim #6.1 of Toyota Motor Credit Corporation Seeking Allowance of Secured Claim at No Greater than \$29,011.90 at an Interest Rate No Greater than 1.9% with Any Remaining Balance as Unsecured with Proof of Service on the interested parties in this action by placing a true and correct copy thereof enclosed in a sealed envelope with postage thereon fully prepaid in the United States mail at Encinitas, CA, as follows:

(X) (BY REGULAR MAIL) I caused such envelope(s) with postage thereon fully prepaid to be placed in the United States mail at Encinitas, CA. I am "readily familiar" with this firm's practice of collection and processing of correspondence for mailing. It is deposited in the U.S. Postal Service on that same day in the ordinary course of business. I am aware that on motion of the party served, service is presumed invalid if the cancellation date or the postage meter date is more than 1 day after date of deposit for mailing affidavit.

(X) (FEDERAL) I declare under penalty of perjury under the laws of the United States of America that the above is true and correct.

Executed on March 6, 2019, at Encinitas, CA.

/s/ Darren J. Devlin

Darren J. Devlin, Esq.

Stanley James Conklin and Tammy Kathryn Conklin, 19905 97<sup>th</sup> Ave., Ct. E, Graham, WA 98338

John A. Sterbick, 1010 South I Street, Tacoma, WA 98405

Michael G. Malaier  
*via ecf only*